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		Application Number	10/656,798
		Filing Date	September 5, 2003
		First Named Inventor	Jones, Peter
		Art Unit	3624
		Examiner Name	Not yet assigned
Total Number of Pages in This Submission	4	Attorney Docket Number	G06.015

### ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input checked="" type="checkbox"/> Supplemental Information Disclosure Statement and Form 1449A/PTO	<input type="checkbox"/> After Allowance Communication to Group
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<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
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<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Kurt M. Maschoff
Signature	
Date	January 7, 2004

### CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: January 7, 2004

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: JONES et al.

Application No.: 10/656,798

Filing Date: September 5, 2003

For: PAYMENT CARD PROCESSING  
SYSTEM AND METHODS

) Group Art Unit: 3624  
)  
)  
Examiner: Not yet assigned  
)  
**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT**  
)  
Attorney Docket No.: G06.015  
)  
Buckley, Maschoff & Talwalkar LLC  
Five Elm Street  
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(203) 972-0006  
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)

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

The items listed herein were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of this communication is enclosed.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing date of a final office action on the merits.

Respectfully submitted,

January 6, 2004  
Date

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Attorney Docket No.: G06.015

Substitute for form 1449A/PTO				<i>Complete if Known</i>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Application Number	10/656,798
				Filing Date	September 5, 2003
				First Named Inventor	Jones, Peter
				Group Art Unit	3624
				Examiner Name	Not yet assigned
Sheet	1	of	1	Attorney Docket Number	G06.015

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.